

RESOLUTION OF THE BOSTON REDEVELOPMENT AUTHORITY
RE: FINAL DESIGNATION OF REDEVELOPER
APPROVAL OF FINAL WORKING DRAWINGS AND SPECIFICATIONS
AND PROPOSED DISPOSITION OF PARCEL SE-85
IN THE SOUTH END URBAN RENEWAL AREA
PROJECT NO. MASS. R-56

WHEREAS, the Boston Redevelopment Authority, (hereinafter referred to as the "Authority"), has entered into a contract for loan and capital grant with the Federal Government under Title I of the Housing Act of 1949, as amended, which contract provides for financial assistance in the hereinafter identified Project; and

WHEREAS, the Urban Renewal Plan for the South End Urban Renewal Area, Project No. Mass. R-56, (hereinafter referred to as the "Project Area"), has been duly reviewed and approved in full compliance with local, State and Federal law; and

WHEREAS, the Authority is cognizant of the conditions that are imposed in the undertaking and carrying out of urban renewal projects with Federal financial assistance under said Title I, including those prohibiting discrimination because of race, color, sex, religion or national origin; and

WHEREAS, Jick Quen Ng has expressed an interest in and/or have submitted a satisfactory proposal for the development of Disposition Parcel SE-85 in the South End Urban Renewal Area; and

WHEREAS, the Authority is cognizant of Chapter 30, Sections 61 through 62H of the Massachusetts General Laws, as amended, with respect to minimizing and preventing damage to the environment:

NOW, THEREFORE, BE IT RESOLVED BY THE BOSTON REDEVELOPMENT AUTHORITY:

1. That Jick Quen Ng be and hereby is finally designated as Redeveloper(s) of Parcel SE-85 in the South End Urban Renewal Area.
2. That it is hereby determined that Jick Quen Ng possess the qualifications and financial resources necessary to acquire and develop the land in accordance with the Urban Renewal Plan for the Project Area.
3. That disposal of said Parcel by negotiation is the appropriate method of making the land available for redevelopment.
4. That the Final Working Drawings and Specifications submitted by Jick Quen Ng for the development of Parcel SE-85 conform in all respects to the Urban Renewal Plan for the Project Area, and that said Final Working Drawings and Specifications be and hereby are approved.

5. That it is hereby found and determined that the proposed development will not result in significant damage to or impairment of the environment and further, that all practicable feasible means and measures have been taken and are being utilized to avoid or minimize damage to the environment.

6. That the Director is hereby authorized for and in behalf of the Boston Redevelopment Authority to execute and deliver a Land Disposition Agreement and Deed conveying Parcel SE-85 to Jick Quen Ng, said documents to be in the Authority's usual form.

7. That the Secretary is hereby authorized and directed to publish notice of the proposed disposal transaction in accordance with Section 105(E) of the Housing Act of 1949, as amended, including information with respect to the "Redeveloper's Statement for Public Disclosure" (Federal Form H-6004).



FILIPPONE & SON CONSTRUCTION CO., INC.

371 REAR BROADWAY — REVERE, MA. 02151

617-289-1287

October 8, 1982

TO: Mr. Jick Quen Ng
414 Harrison Ave.
Boston, Ma.

From: Filippone Construction Co.
371R Broadway
Revere, Mass. 02151

RE: Property at 414-416 Harrison Avenue, Boston, Mass.

We propose to supply all stock and labor required to preform the following renovations at the above property in the following manner

Specifically:

- 1) Roof - Patch existing roof, replace flashing, and repair and or replace roof timbers and decking if necessary.
- 2) Demolition - Dispose of all debris.
Interior partitions to be eliminated as necessary.
Wall/ceiling plaster to be removed as necessary .

All exposed plumbing and electrical fixtures to be removed
- 3) Reframing - New interior partitions to be 2X4 spruce framing stock. All other structural material and exterior sheathing to be replaced shall be of equal strength and stress.
- 4) Electric - Complete electrical wiring system as follows :
 - .Electric to be separately metered to each unit and to house.
 - .Circuit panels to be Federal Pacific or equal.
 - .Conduits and outlet boxes to be as per code.
 - .Wall switches to be 20 amp tumbler.
 - .Receptacles to be 20 amp duplex with ground.
 - .Smoke and heat detectors, and emergency lighting to conform to code .
 - .All wiring to be (copper type) Romex.
 - .Overhead lights except bathrooms



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- 8) Drywall - All new interior partitions to be 1/2" sheet rock.
Bathroom walls and ceilings to be waterproof Blue board.
All plaster ceilings and walls to remain shall be sheathed with 3/8" sheetrock.
All new ceilings to be 5/8" fire resistant sheet rock.
All sheetrock (ceilings and walls) to be taped, joined, sanded, skimmed, primed and ready for paint.
- 9) Doors - Supply and install as per schedule.
- 10) Windows- to be replaced by single hung aluminum, bronze finished units with 1/2" insulating glass. Screens to be included.
- 11) Finish - Kitchen cabinets and bathroom vanities to be supplied at a maximum of \$50/foot and installed as per drawing. Medicine cabinets to be a Maimi-Carey or equal.
- 12) Tile - Kitchen and bathroom floors to be supplied at a maximum of \$4.00/foot.
Bathtub areas at a maximum of \$1.50/foot.
- 13) Painting - All sheetrock to be taped, joined, sanded, skimmed, and primed.
All exterior wood to be finished with oil based paint or stain.
All interior trim to be Latex Stain.
Stair bannisters to be sanded and painted as necessary.
- 14) Masonry - Damaged lintils to be repaired or replaced.
Structurally necessary pointing of joints and replacement of bricks shall be performed.
Laundry room to be dug and poured.
- 15) Flooring - All floor area, with the exceptions of kitchen, bath and common stair and landing areas to be made ready to accept No Wax Linoleum, overall guage .070. Linoleum to be installed.

GENERAL NOTES

- 1) As concerns common stair and hallway area flooring -- it is suggested that a form of indoor-outdoor carpeting approved by the Boston Fire Department be used. This item is not included in the base price.



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- 5) Plumbing - Install rough and finish plumbing for 4 baths, 4 kitchens, and 1 laundry room.
Vertical stacks to be 4" P.V.C. for bathroom groups.
Kitchen stacks to be 3" P.V.C.
Vent sizes to be 1.5" and 2" P.V.C.
Drains will be picked up from 4" stacks located above ground in basement.
1" cold water piping to supply bathrooms
3/4" cold water piping to supply kitchens and hot water heaters.
1/2" cold water lines will feed baths and kitchen off of 1" and 3/4" supplies.
Seperate 52 gal. State electric hot water heater to supply laundry room.
Shutoffs to be placed at water meter , before hot water tanks and under all fixtures.
4 gas ranges(coppertone)
4 range hoods(coppertone)
4 gas hot water heaters to be supplied and installed.
Kitchen fixtures -
4 dlex 2100 kitchen faucets
4-25" x 22" Revere Stainless Steel sinks
Bathroom fixtures-
4-5" shower curtain rods
4 steel tubs (lt. blue) size 5' x 30" x 14" deep
4 Delta 1638c tub and shower mixing valves
4 gerber waste and overflow for tubs
4 Delex 2522 lav. faucets
4 Elgin water closets (lt. blue) and seats
- 6) Heating - System to oil fired hot water baseboard consisting of one Columbia Brand Steel Boiler and Embassy baseboard units of 3/4" copper.
- 7) Insulation - Exterior walls to be insulated with 1.25" Rigid board insulation
Fourth floor ceiling to receive cellulose blown-in insulation to acheive R-value in front and rear bedrooms. Central living areas to receive fiberglas batts insulation to acheive R-value 30



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- 2) Storefront facades to be rick with 2 windows of such model and dimensions as to conform to the upper stories of the building.
- 3) Mailboxes to be of a type approved by the United States Post Office.

Base Price: \$84,000.

The following are to be considered as possible added extras:

Master Television Antenna	-	\$750.00
Intercom System	-	\$750.00
Wiring for Front Door Electric		
Strike (for future use)	-	\$2000.00
Raised living room floor	-	\$4500.00



FILIPPONE & SON CONSTRUCTION CO., INC.

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All material is guaranteed to be as specified, and the above work to be performed in accordance with the drawings and specifications submitted for above work and completed in a substantial workmanlike manner.

Any alteration or deviation from above specifications involving extra costs, will be executed only upon written order, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and toher necessary insurance (Hazard Insurance) upon above work. Workmen's Compensation and Public Liability Insurance on above work to be taken out by Filippone & Son Construction Co., Inc., General Contractors.

Temporary electricity to be provided by owner.

NOTE: Building Permit is not included.

This contract is only valid pending acceptance and approval by the BOSTON REDEVELOPMENT AUTHORITY of the designated developer.

PROVISIONS:

ACCEPTANCE OF CONTRACT

The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made according to First National Mortgage Corporation policies.

Accepted _____ Signature _____

Date _____ Signature _____

Filippone & Son Construction
Co., Inc.

REDEVELOPER'S STATEMENT FOR PUBLIC DISCLOSURE¹

A. REDEVELOPER AND LAND

1. a. Name of Redeveloper: JICK QUEN NG
- b. Address and ZIP Code of Redeveloper: 414 HARRISON AVE., BOS. MA. 02116.
- c. IRS Number of Redeveloper: N/A
2. The land on which the Redeveloper proposes to enter into a contract for, or understanding with respect to, the purchase or lease of land from

BRA

(Name of Local Public Agency)

in

SOUTH END R-56

(Name of Urban Renewal or Redevelopment Project Area)

in the City of

BOS

, State of

MA.is described as follows²

3. If the Redeveloper is not an individual doing business under his own name, the Redeveloper has the status indicated below and is organized or operating under the laws of N/A:

- ☐ A corporation.
- ☐ A nonprofit or charitable institution or corporation.
- ☐ A partnership known as
- ☐ A business association or a joint venture known as
- ☐ A Federal, State, or local government or instrumentality thereof.
- ☐ Other (explain)

4. If the Redeveloper is not an individual or a government agency or instrumentality, give date of organization:

5. Names, addresses, title of position (if any), and nature and extent of the interest of the officers and principal members, shareholders, and investors of the Redeveloper, other than a government agency or instrumentality, are set forth as follows:

¹ If space on this form is inadequate for any requested information, it should be furnished on an attached page which is referred to under the appropriate numbered item on the form.

² Any convenient means of identifying the land (such as block and lot numbers or street boundaries) is sufficient. A description by metes and bounds or other technical description is acceptable, but not required.

N/A

- a. If the Redeveloper is a corporation, the officers, directors or trustees, and each stockholder owning more than 10% of any class of stock¹.
- b. If the Redeveloper is a nonprofit or charitable institution or corporation, the members who constitute the board of trustees or board of directors or similar governing body.
- c. If the Redeveloper is a partnership, each partner, whether a general or limited partner, and either the percent of interest or a description of the character and extent of interest.
- d. If the Redeveloper is a business association or a joint venture, each participant and either the percent of interest or a description of the character and extent of interest.
- e. If the Redeveloper is some other entity, the officers, the members of the governing body, and each person having an interest of more than 10%.

NAME, ADDRESS, AND ZIP CODE

POSITION TITLE (if any) AND PERCENT OF INTEREST OR
DESCRIPTION OF CHARACTER AND EXTENT OF INTEREST

N/A

6. Name, address, and nature and extent of interest of each person or entity (not named in response to Item 5) who has a beneficial interest in any of the shareholders or investors named in response to Item 5 which gives such person or entity more than a computed 10% interest in the Redeveloper (for example, more than 20% of the stock in a corporation which holds 50% of the stock of the Redeveloper; or more than 50% of the stock in a corporation which holds 20% of the stock of the Redeveloper):

NAME, ADDRESS, AND ZIP CODE

DESCRIPTION OF CHARACTER AND EXTENT OF INTEREST

N/A

7. Names (if not given above) of officers and directors or trustees of any corporation or firm listed under Item 5 or Item 6 above:

N/A

B. RESIDENTIAL REDEVELOPMENT OR REHABILITATION

(The Redeveloper is to furnish the following information, but only if land is to be redeveloped or rehabilitated in whole or in part for residential purposes.)

¹ If a corporation is required to file periodic reports with the Federal Securities and Exchange Commission under Section 13 of the Securities Exchange Act of 1934, so state under this Item 5. In such case, the information referred to in this Item 5 and in Items 6 and 7 is not required to be furnished.

1. State the Redeveloper's estimates, exclusive of payment for the land, for:

- a. Total cost of any residential redevelopment. \$ 60,000
- b. Cost per dwelling unit of any residential redevelopment. \$ 15,000
- c. Total cost of any residential rehabilitation \$ 60,000
- d. Cost per dwelling unit of any residential rehabilitation \$ 15,000

2. a. State the Redeveloper's estimate of the average monthly rental (if to be rented) or average sale price (if to be sold) for each type and size of dwelling unit involved in such redevelopment or rehabilitation:

TYPE AND SIZE OF DWELLING UNIT	ESTIMATED AVERAGE	ESTIMATED AVERAGE
	MONTHLY RENTAL	SALE PRICE
	\$ 250	\$

b. State the utilities and parking facilities, if any, included in the foregoing estimates of rentals:

None

c. State equipment, such as refrigerators, washing machines, air conditioners, if any, included in the foregoing estimates of sales prices:

None

CERTIFICATION

I (We) Jack Owen Ng

certify that this Redeveloper's Statement for Public Disclosure is true and correct to the best of my (our) knowledge and belief.²

Dated: 2/27/80

Dated: 2/27/80

Jack Owen Ng
Signature

Donna M. Ng
Signature

414 HARRISON AVE. BOS
Address and ZIP Code

414 HARRISON AVE. BOSTON
Address and ZIP Code

¹ If the Redeveloper is an individual, this statement should be signed by such individual; if a partnership, by one of the partners; if a corporation or other entity, by one of its chief officers having knowledge of the facts required by this statement.
² Penalty for False Certification: Section 1001, Title 18, of the U.S. Code, provides a fine of not more than \$10,000 or imprisonment of not more than five years, or both, for knowingly and willfully making or using any false writing or document, knowing the same to contain any false, fictitious or fraudulent statement or entry in a matter within the jurisdiction of any Department of the United States.

REDEVELOPER'S STATEMENT OF QUALIFICATIONS AND FINANCIAL RESPONSIBILITY

(For Confidential Official Use of the Local Public Agency and the Department of Housing and Urban Development. Do Not Transmit to HUD Unless Requested or Item 8b is Answered "Yes.")

1. a. Name of Redeveloper: JICK QUEN NG
- b. Address and ZIP Code of Redeveloper: 414 HARRISON AVE., BOS. MA-02118.
2. The land on which the Redeveloper proposes to enter into a contract for, or understanding with respect to, the purchase or lease of land from

BRA
(Name of Local Public Agency)

in SOUTH END R-56
(Name of Urban Renewal or Redevelopment Project Area)

in the City of BOS, State of MA.
is described as follows:

3. Is the Redeveloper a subsidiary of or affiliated with any other corporation or corporations or any other firm or firms? ☐ YES ☒ NO

If Yes, list each such corporation or firm by name and address, specify its relationship to the Redeveloper, and identify the officers and directors or trustees common to the Redeveloper and such other corporation or firm.

4. a. The financial condition of the Redeveloper, as of 2/27/80, 19 80, is as reflected in the attached financial statement.

(NOTE: Attach to this statement a certified financial statement showing the assets and the liabilities, including contingent liabilities, fully itemized in accordance with accepted accounting standards and based on a proper audit. If the date of the certified financial statement precedes the date of this submission by more than six months, also attach an interim balance sheet not more than 60 days old.)

- b. Name and address of auditor or public accountant who performed the audit on which said financial statement is based:

N/A

5. If funds for the development of the land are to be obtained from sources other than the Redeveloper's own funds, a statement of the Redeveloper's plan for financing the acquisition and development of the land:

N/A

6. Sources and amount of cash available to Redeveloper to meet equity requirements of the proposed undertaking:

a. In banks:

NAME, ADDRESS, AND ZIP CODE OF BANK

~~Suffolk~~ Suffolk Franklin Saving Bank
BOS. MA - 02110
Shawmut Bank

AMOUNT

\$8,000

\$2,000

\$10,000

b. By loans from affiliated or associated corporations or firms:

NAME, ADDRESS, AND ZIP CODE OF SOURCE

Suffolk Franklin Bank

AMOUNT

\$

c. By sale of readily salable assets:

DESCRIPTION

MARKET VALUE

\$

MORTGAGES OR LIENS

\$

N/A

7. Names and addresses of bank references:

Suffolk Franklin Bank / Shawmut Bank.

8. a. Has the Redeveloper or (if any) the parent corporation, or any subsidiary or affiliated corporation of the Redeveloper or said parent corporation, or any of the Redeveloper's officers or principal members, shareholders or investors, or other interested parties (as listed in the responses to Items 5, 6, and 7 of the Redeveloper's Statement for Public Disclosure and referred to herein as "principals of the Redeveloper") been adjudged bankrupt, either voluntary or involuntary, within the past 10 years? ☐ YES ☒ NO

If Yes, give date, place, and under what name.

- b. Has the Redeveloper or anyone referred to above as "principals of the Redeveloper" been indicted for or convicted of any felony within the past 10 years? ☐ YES ☒ NO

If Yes, give for each case (1) date, (2) charge, (3) place, (4) Court, and (5) action taken. Attach any explanation deemed necessary.

9. a. Undertakings, comparable to the proposed redevelopment work, which have been completed by the Redeveloper or any of the principals of the Redeveloper, including identification and brief description of each project and date of completion:

N/A

- b. If the Redeveloper or any of the principals of the Redeveloper has ever been an employee, in a supervisory capacity, for construction contractor or builder on undertakings comparable to the proposed redevelopment work, name of such employee, name and address of employer, title of position, and brief description of work:

N/A

10. Other federally aided urban renewal projects under Title I of the Housing Act of 1949, as amended, in which the Redeveloper or any of the principals of the Redeveloper is or has been the redeveloper, or a stockholder, officer, director or trustee, or partner of such a redeveloper:

N/A

11. If the Redeveloper or a parent corporation, a subsidiary, an affiliate, or a principal of the Redeveloper is to participate in the development of the land as a construction contractor or builder:

- a. Name and address of such contractor or builder:

N/A

- b. Has such contractor or builder within the last 10 years ever failed to qualify as a responsible bidder, refused to enter into a contract after an award has been made, or failed to complete a construction or development contract?

☐ YES ☒ NO

If Yes, explain:

- c. Total amount of construction or development work performed by such contractor or builder during the last three years: \$ _____

N/A

General description of such work:

- d. Construction contracts or developments now being performed by such contractor or builder:

IDENTIFICATION OF
CONTRACT OR DEVELOPMENT

LOCATION

AMOUNT

DATE TO BE
COMPLETED

\$

N/A

e. Outstanding construction-contract bids of such contractor or builder:

AWARDING AGENCY

AMOUNT

DATE OPENED

N/A

\$

12. Brief statement respecting equipment, experience, financial capacity, and other resources available to such contractor or builder for the performance of the work involved in the redevelopment of the land, specifying particularly the qualifications of the personnel, the nature of the equipment, and the general experience of the contractor:

N/A

13. a. Does any member of the governing body of the Local Public Agency to which the accompanying bid or proposal is being made or any officer or employee of the Local Public Agency who exercises any functions or responsibilities in connection with the carrying out of the project under which the land covered by the Redeveloper's proposal is being made available, have any direct or indirect personal interest in the Redeveloper or in the redevelopment or rehabilitation of the property upon the basis of such proposal? ☐ YES ☒ NO

If Yes, explain.

- b. Does any member of the governing body of the locality in which the Urban Renewal Area is situated or any other public official of the locality, who exercises any functions or responsibilities in the review or approval of the carrying out of the project under which the land covered by the Redeveloper's proposal is being made available, have any direct or indirect personal interest in the Redeveloper or in the redevelopment or rehabilitation of the property upon the basis of such proposal? ☐ YES ☒ NO

If Yes, explain.

14. Statements and other evidence of the Redeveloper's qualifications and financial responsibility (other than the financial statement referred to in Item 4a) are attached hereto and hereby made a part hereof as follows:

CERTIFICATION

I (We) Jick Owen Ng

certify that this Redeveloper's Statement of Qualifications and Financial Responsibility and the attached evidence of the Redeveloper's qualifications and financial responsibility, including financial statements, are true and correct to the best of my (our) knowledge and belief.²

Dated: 2/27/80

Dated: 2/27/80

Jick Owen Ng
Signature

Commelo Ng
Signature

414 HARRISON AVE., BOS
Address and ZIP Code

414 HARRISON AVE., BOS
Address and ZIP Code

- ¹ If the Redeveloper is a corporation, this statement should be signed by the President and Secretary of the corporation; if an individual, by such individual; if a partnership, by one of the partners; if an entity not having a president and secretary, by one of its chief officers having knowledge of the financial status and qualifications of the Redeveloper..
- ² Penalty for False Certification: Section 1001, Title 18, of the U.S. Code, provides a fine of not more than \$10,000 or imprisonment of not more than five years, or both, for knowingly and willfully making or using any false writing or document, knowing the same to contain any false, fictitious or fraudulent statement or entry in a matter within the jurisdiction of any Department of the United States.



FIRST NATIONAL BOSTON MORTGAGE CORPORATION

NEWTON, MASSACHUSETTS 02159

December 9, 1982

RECEIVED
DEC 13 1982

SOUTH END

Ms. Maria Faria
Boston Redevelopment Authority
One City Hall Square
Boston, MA 02201

Dear Ms. Faria:

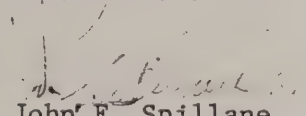
This letter will verify that First National Boston Mortgage Corporation has committed the sum of \$55,000.00 to Mr. and Mrs. Jick Q. Ng for the construction/permanent financing of the property located at 414-416 Harrison Avenue, Boston, MA.

During the processing of this loan we have verified that the Ngs' liquid assets combined with a grant from The Boston Housing Authority will be sufficient to cover the difference between total construction costs and First National Boston Mortgage Corporation's loan commitment.

As you know, in order to protect customer confidentiality we cannot disclose the sources or amounts of these assets.

If I can be of further assistance in this matter, please do not hesitate to contact me.

Very truly yours,


John F. Spillane, Jr.

JFS:kd

Boston

October 4, 1982

First National Boston Mortgage Corp.
20-25 Welles Avenue
Newton, MA 02159

Atten: John Spillane

RE: Jick Quen & Consuelo Ng
414 Harrison Avenue
Boston

Dear Sir:

This letter is to confirm our conversation regarding the rehab of the referenced property.

Under the guidelines of the Mayor's Office of Housing - Home Loan Program, the Ng's are eligible for the maximum low income deferred loan of \$32,300. We have escrowed these funds and it is our understanding that the First will loan the remainder of the necessary rehab money with favorable interest considerations.

If you have any further questions, please feel free to contact me at anytime.

Sincerely,



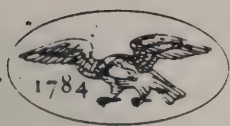
Michael D. Mahoney
Program Manager

cc: Joe Courtney
Pauline Coulter
Dave Lalor
Karen Sunnarborg
File

MDM/am



Kevin H. White, Mayor/OFFICE OF HOUSING/182 Tremont Street 02111



FIRST NATIONAL BOSTON MORTGAGE CORPORATION

NEWTON, MASSACHUSETTS 02159

CONSTRUCTION LOAN COMMITMENT

Mr. Jick Q. Ng
Mrs. Consuelo C. Ng
414 Harrison Avenue
Boston, MA 02118

Dear Mr. and Mrs. Ng:

Based on your application, First National Boston Mortgage Corporation (hereinafter referred to as "Lender") has approved and agrees to make a construction loan subject to the following terms and conditions:

A. Terms of the Loan

1. Borrower: Jick Q. Ng and Consuelo C. Ng
2. Loan Amount: \$55,000.00
3. Interest Rate: The loan shall bear interest at one percent (1%) over the base rate of The First National Bank of Boston in effect on the closing date. In the event of a subsequent change in such base rate, the interest rate on the loan shall be adjusted accordingly to 1% over the base rate in effect on such day.
4. Loan Fee: Borrower shall pay Lender a fee of \$550.00 for the issuance of this commitment.
5. Term: On demand, but if not sooner demanded, due and payable six (6) months from date of closing.
6. Monthly Payments: Payments of interest only shall be due and payable on the first day of each month during the loan term. A late charge in the amount of three (3) percent of the amount of each such interest payment or Ten Dollars (\$10.00) whichever is greater shall be due when interest is paid more than fifteen (15) days after the due date.
7. Loan Purpose: Rehabilitation of a four family brick building known as 414-416 Harrison Avenue, Boston, MA.
8. Security: The loan will be evidenced by a promissory note (The Note) secured by a mortgage constituting a first lien on the real property described as 414-416 Harrison Avenue, Boston, Suffolk County, Commonwealth of Massachusetts bounded and described as follows:

A certain parcel of land with the buildings thereon presently known and numbered as 414-416 Harrison Avenue in Boston, Suffolk County, Massachusetts, and being shown as Lot A on a plan made by D. W. Hyde, dated April 24, 1909, and recorded with Suffolk Deeds in Book 3378, Page 123, bounded and described as follows:

FIRST NATIONAL BOSTON MORTGAGE CORPORATION

CONSTRUCTION LOAN COMMITMENT

Northwesterly by Harrison Avenue, twenty-two and 56/100 (22.56) feet;

Northerly by land now or formerly of Abraham Blonder shown as Lot B on said plan by a line running in part through the center of a twelve inch brick partition wall, fifty-eight and 32/100 (58.32) feet;

Easterly by land now or formerly of said Blonder, shown as Lot D on said plan, twenty and 56/100 (20.56) feet;

Southerly by land now or formerly of McCafferty, sixty-seven and 72/100 (67.72) feet;

Containing 1295 square feet according to said plan.

Said premises are conveyed subject to and with the benefit of assessments of record.

9. Advances: All disbursements will be in accordance with those specified on the "Schedule of Payments" form.
10. Conditional Assignment of Contracts: Lender shall retain the right to obtain an assignment of the Borrower's rights under all contracts and subcontracts in connection with the construction and sale of the project.
11. Recording of UCC-1 Statements: Lender shall retain the right to require that UCC-1 financing statements from Borrower to be filed with Secretary of the Commonwealth, Suffolk Registry of Deeds, Boston City Clerk.
12. Other Terms: The terms and conditions of this commitment shall survive the construction closing. All other terms and conditions of the loan are as set forth in the "Construction Loan Agreement".

B. Conditions of the Loan

1. Time Limitations: This construction loan shall be closed as soon as all of the requirements and conditions of the commitment have been met; provided, however, that this commitment will expire unless this loan is closed on or before December 31, 1982.
2. Closing Attorney: This loan shall be closed at the Borrower's expense by:

Samuel D. Shriro, Esquire
294 Washington Street
Boston, MA

3. Governing Law: This commitment, the loan transaction contemplated thereby and all documents executed pursuant thereto shall be construed according to and governed by the laws of the Commonwealth of Massachusetts.

FIRST NATIONAL BOSTON MORTGAGE CORPORATION

CONSTRUCTION LOAN COMMITMENT

4. **Costs and Expenses:** Borrower shall pay all costs and expenses incurred in connection with the preparation for the closing of the loan, whether said loan is closed or not, including without limitation, appraisal fees, inspection fees, legal fees, intangible taxes, license and permit fees, all title insurance premiums and all recording fees.
5. **Loan Disbursements:** Disbursement of the loan proceeds will be made by Lender at regular intervals during the course of construction in accordance with the provisions of the Construction Loan Agreement and Schedule of Payments.
6. **Representations of Borrower:** The validity of this commitment is subject to the accuracy of all information, representations and material submitted with or in support of the application for this loan and the failure of the accuracy thereof or any material changes therein shall, at the option of Lender, operate to terminate this commitment and all of Lender's obligations hereunder.
7. **Non-Assignability:** Neither this commitment nor the loan proceeds shall be assignable by Borrower without prior written consent of Lender, and any attempt at such assignment without such consent shall be void.
8. **Modifications and Amendments:** No change in the provisions of this commitment shall be binding unless in writing and executed in the name and by an officer of Lender.
9. **Voidability of Commitment:** This commitment shall be voidable at the option of Lender if any of the following events occur:
 - a. The death of Borrower;
 - b. Borrower commits an act of bankruptcy;
 - c. A proceeding is commenced by or against Borrower under any bankruptcy or insolvency law;
 - d. Borrower defaults on any other obligation it may have to Lender.
10. **Insurance Requirements:**
 - a. Hazard-
Borrower shall provide a "Builder's Risk Completed Value Form" policy with a deductible amount not being higher than \$500.00. Such policy must name FNBMC as first mortgagee as follows:
First National Boston Mortgage Corporation
20 Wells Avenue
Newton, MA 02159
Attn: Construction and Development
 - b. Public Liability Insurance-
Borrower shall provide bodily injury liability coverage in an amount not less than \$1,000,000.00 and property damage liability insurance not less than \$500,000.00.
 - c. Workmen's Compensation Insurance-
Borrower or his general contractor shall provide evidence of Workmen's Compensation Insurance in an amount not less than required by state statute.

FIRST NATIONAL BOSTON MORTGAGE CORPORATION

CONSTRUCTION LOAN COMMITMENT

11. Prepayment of Taxes and Insurance: Lender shall require that borrower provide proper evidence that all taxes due and insurance premiums are prepaid prior to closing.
12. Posting of Signs: Borrower agrees that the Lender may place a sign or signs appropriate to the construction project on the improvements evidencing that construction financing is being provided by the Lender.

The term "Borrower" as used herein shall be deemed to include any person named as prospective endorser, guarantor or surety in connection with the proposed loan.

C. Documentation of Loan

1. Note
2. Mortgage
3. Construction Loan Agreement
4. Survey
5. Mortgage Title Insurance Policy insuring a valid first lien subject only to current year's taxes, normal restrictions and utility easements.
6. Construction Cost Breakdown
7. Copies of all necessary building permits
8. Closing statement signed by Borrower and the closing attorney
9. Evidence of (i) satisfactory zoning, (ii) availability of all necessary permits and licenses to construct, occupy and operate the project, (iii) availability of all utility and municipal services required for the project, (iv) compliance with all applicable Federal, State and local environmental requirements, (v) evidence that Borrower has General Liability Insurance and Workmen's Compensation Insurance, (vi) evidence that all taxes and insurance premiums are prepaid, (vii) copy of conditional assignments and (viii) copy of UCC-1 Statements
10. Final designation of developer by the Boston Redevelopment Authority
11. Guarantees by the Borrower
12. Signed Annual Percentage Ratio Form
13. Subordination Agreement from the Boston Redevelopment Authority
14. Copy of Loan Disposition Agreement

D. Acceptance of Commitment

Upon return by the Borrower to Lender of a fully executed copy of this commitment accompanied with a check for \$550.00 within fourteen (14) days from date hereof, this letter will constitute an agreement obligating Lender to make and Borrower to accept a loan in accordance with the terms and conditions set out above. If the executed copy is not received by Lender within fourteen (14) days from date hereof, this commitment shall be null and void.

ADDENDUM
SCHEDULE OF PAYMENTS

The following schedule of payments shall serve as the format for all advances in connection with the Construction Loan granted to Jick Q. Ng and Consuelo C. Ng, secured by 414-416 Harrison Avenue, Boston, Massachusetts, more fully described and recorded with the Suffolk County Registry of Deeds. Upon completion of the specified items in each section, an inspection will be required and if satisfactorily completed in accordance with the Construction Loan Agreement, the corresponding advance will be authorized.

The following base figures per unit will be utilized against a percentage of work completed:

Allowance per Unit	\$13,750
Permits and drafting	1.0%
Demolition	2.5%
Masonry	3.0%
Carpentry	9.5%
Insulation	2.0%
Rough wiring	8.0%
	26.0%
Rough plumbing	8.0%
Rough heating	6.0%
Doors and windows	9.5%
Roofing and flashing	1.0%
Caulking	1.0%
	25.5%
Sheetrock installed	13.5%
Painting and floor refinishing	6.5%
Tile and resilient flooring	3.5%
	23.5%
Finish heating	6.0%
Kitchen cabinets	4.5%
Finish plumbing	6.0%
Finish electrical	6.0%
Common hallway, basement bathroom, television antenna and intercom system finished	8.0%
Miscellaneous	0.5%
	25.0%
Total	100.0%

FIRST NATIONAL BOSTON MORTGAGE CORPORATION

CONSTRUCTION LOAN COMMITMENT

The fourth and final advance is predicated upon a completely finished dwelling ready for immediate occupancy as authorized by an occupancy permit from the City of Boston.

Date Inspected

Inspected By

Quality

I

Comments

II

Comments

III

Comments

IV

Comments

FIRST NATIONAL BOSTON MORTGAGE CORPORATION

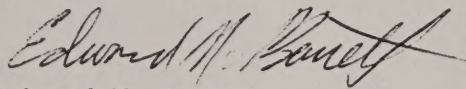
CONSTRUCTION LOAN COMMITMENT

E. Special Conditions

1. Completed according to Plans and Specifications accepted by FNBMC.
2. Certificate of Use and Occupancy will be obtained prior to closing of permanent mortgage.
3. Satisfactory reverification of employment, deposit and credit information prior to closing of permanent mortgage.
4. Satisfactory appraisal after completion of project.

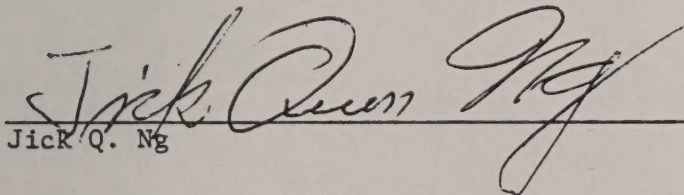
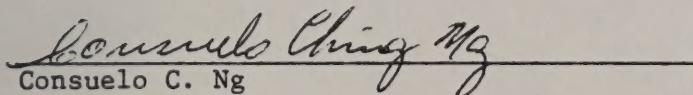
Sincerely,

First National Boston Mortgage Corporation



Edward M. Barrett
President

Accepted this 2nd day of December 1982.


Jick Q. Ng
Consuelo C. Ng

MEMORANDUM

December 15, 1982

TO: Boston Redevelopment Authority

FROM: Robert J. Ryan, Director

SUBJECT: South End Urban Renewal Area, Project No. Mass. R-56
Final Designation of Re-use Parcel SE-85/414-416
Harrison Avenue

SUMMARY: This memorandum requests that the Authority finally designate Mr. Jick Quen Ng as Redeveloper of Parcel SE-85 in the South End Urban Renewal Area.

On October 30, 1980, Mr. Jick Quen Ng was tentatively designated as Redeveloper of Parcel SE-85 in the South End Urban Renewal Area, Project No. Mass. R-56. Parcel SE-85 is located at 414-416 Harrison Avenue and consists of a four-story brick mix-use structure on approximately 1,400 square feet of land.

Mr. Jick Quen Ng's submitted proposal calls for the rehabilitation of a four-story brick building located at 414-416 Harrison Avenue into four residential units. The designee intends to occupy one apartment and to lease the other remaining three apartments as rental units.

The total rehabilitation cost has been estimated at \$84,000.00. According to the financial information provided, it has been indicated that Mr. Ng has a firm financial commitment of \$55,000 from the First National Boston Mortgage Corporation for construction/permanent mortgage. In addition, the Mayor's Office of Housing's Home Loan Program has qualified the Ng family as eligible for a maximum low-income deferred loan of \$32,300.00. The balance which will be used to carry out the project will be financed from the Ng's personal funds.

Also, in compliance with all aspects and specifications of the Urban Renewal Plan, Mr. Ng's submitted drawings have been reviewed and approved by the Authority's Urban Design Department.

I, therefore, recommend that Mr. Jick Quen Ng be finally designated as Redeveloper of Parcel SE-85 in the South End Urban Renewal Area and that the final working drawings be approved.

An appropriate resolution is attached.

Attachment



4

SE-66

3b

SE-59

SE-65
TO
SE-60

P-6b
SE-88

P-17

31a
31A-1
31A-2

31

31B

SE-96

SE-98

SE-97

Parcel SE-85/414-416 Harrison Ave.

SE-85

SE-79

SE-79

SE-80

SE-81

SE-82

R-1000

50a

LESTER J. ROY
PLAYGROUND

PARKING
AREA

PARK
AREA

JOHN J. WILLIAMS
EL. SCHOOL

TRINITY
CHURCH

CHERRY
PLAYGROUND

LOADING
PLATFORM

STREET
AUTHORITY

TRAVELER

FAY ST.

STREET

STREET

STREET

RANDOLPH

BRISTOL

THAYER

SHAWMUT

AVENUE RC-6

RD-64

SE-32 RD-29

STREET

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